

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 15–10273–RG
Chapter: 7
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Montelione
18 Maple Lane
Lake Hiawatha, NJ 07034

Marlise Montelione
18 Maple Lane
Lake Hiawatha, NJ 07034

Social Security No.:
xxx–xx–5554

xxx–xx–5959

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after August 18, 2017 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 19, 2017
JAN: rh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Montelione
 Marlise Montelione
 Debtors

Case No. 15-10273-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 4

Date Rcvd: Jul 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2017.

db +John Montelione, 18 Maple Lane, Lake Hiawatha, NJ 07034-1125
 jdb #+Marlise Montelione, 18 Maple Lane, Lake Hiawatha, NJ 07034-1125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 19 2017 22:54:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 19 2017 22:54:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2017 at the address(es) listed below:

Andrea Silverman on behalf of Debtor John Montelione court@andreasilvermanlaw.com
 Andrea Silverman on behalf of Joint Debtor Marlise Montelione court@andreasilvermanlaw.com
 Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB
 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
 Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com,
 alubin@milsteadlaw.com
 Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA Christina
 Trust, Not Individually but as Trustee for Ventures Trust 2013-I-H-R bkecf@milsteadlaw.com,
 alubin@milsteadlaw.com
 Charles H. Jeanfreau on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA
 Christina Trust, Not Individually but as Trustee for Ventures Trust 2013-I-H-R
 Charlesj@w-legal.com, BNCmail@w-legal.com
 David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 William M.E. Powers on behalf of Creditor Wilmington Savings Fund Society, FSB
 ecf@powerskirn.com
 William M.E. Powers, III on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
 Christiana Trust, not individually but as Trustee for Venture Trust 2013-I-H-R, A Delaware Trust
 ecf@powerskirn.com

TOTAL: 10